



Annual Community Congress March 9th

By Gerald Whitehead, BHCF Board President

Mark Saturday, March 9, 1991 on your calendar for the Bernal Heights Community Foundation's Annual Community Congress. During the Congress, the voting membership will elect new members for the Board of Directors and hear community reports from diverse Bernal Heights groups, and a light lunch will be served afterwards to afford members an opportunity to talk with BHCF staff, board members, and Bernal neighbors. Candidates will begin addressing the Congress promptly at 10:00 a.m. Voting will follow

immediately after candidates speak, and there will be community reports, followed by lunch.

The Community Congress is a time to renew your membership and support for the BHCF. In order to vote at this year's Congress, membership renewals must be in our office no later than FRIDAY, MARCH 1 at 5:00 p.m. (This allows us a week to prepare an accurate and updated membership list for the March 9 meeting.) If you are an "old" member and are not sure if your membership has lapsed, call the BHCF at 648-0330 and they'll be happy confirm your status.

Bernal Receives Beat Cop, Improved Parks

Teamwork of Hill-Wide Coalition Gets Results

By Maurico Vela

Representatives and members of Bernal Heights neighborhood groups had the opportunity to hear some great community news and some not so good news. The news was presented by Captain John Gleeson and Commander Jim Arnold, the two new commanding officers over the Ingleside Police District. The great news was that the long awaited CPOP (Community Police on Patrol or "beat cops") program expansion into Bernal Heights would commence February 2nd with two CPOP officers patrolling Cortland Avenue and the Precita/Folsom area. Their responsibilities would not only include walking the "beat" but assisting neighbors and merchants in their efforts to organize themselves.

Officers Gleeson and Arnold were also responsible for bringing the bad news that the Holly Court Tenants would not have their seven days a week, six hours per day, stationary police patrol reinstated, but were stuck with a roving "flyingsquad" patrol which would be responsible for covering Alemany, Head & Randolph, and

Holly Court Housing Projects. The switch was unofficially implemented in November, and not only have the drug dealers begun to return to the streets but also the quality of life has begun to reduce for the tenants and the surrounding neighbors, who both fought side by side for the patrol. The tenants need community support and are currently circulating a petition to the Mayor to have the original patrol reinstated. Those neighbors that have noticed a difference in the Holly Court area should call Commander Jim Arnold at 334-6266. If you would like to help, call the Bernal Heights Community Foundation at 648-0330.

Another gain for Bernal Heights was to have signs put up at all Bernal playgrounds that state that only adults with children are allowed to be in the children's area. Code 653G will allow officers to cite loitering adults who frequent the playground area. This action, as well as the request for new, clean sand for Precita, Holly Park and Bernal playgrounds was in direct response to the Bernal Heights

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The Price of War Who is Paying?



Photo by Vicki Victoria

Alice Gilbeaux holds a picture of her three children...two are in Saudi Arabia (Right: Althea Ramirez and Middle: Michael Gilbeaux) and one is preparing to be sent over (Left: Zina Justiano).

By Vicki Victoria

You've been bombarded with the continual reports on the war—modern technology producing images of shinning missiles lighting up the night sky, almost immediately as they are launched. And after this film footage has been played for you several times, on several different channels, in come the professionals and analyst with their slick graphics and charts to give you their first hand expertise of war from a well lit, air conditioned studio.

What the media has achieved, much to our President's pleasure, is an image of a clean and noble war of good verses evil. Without the horrifying images of bloodied, mangled bodies and body bags, the respect and support of Americans for the war grows. By diverting the nation's attention away from the cruel realities of thousands of deaths, our government continues it's mission of conquering evil. But as air fighting increases and moves towards a ground war, we must consider the irreplaceable costs - lives.

Who's lives? Today's military has been increasingly made up of low income men and women who saw training, travel and education opportunities by serving in the military. Fresh from high school, many enlist as a way to leave their small towns or troubled neighborhoods and see the world. For most, it was the only alternative in order to earn a decent living when no promising jobs were available to them.

Alice Gilbeaux raised three

children in Bernal Heights. All three joined the Army. Two are in Saudi Arabia and one is preparing to be sent over. Originally, when her children first joined the Army, it was an excellent opportunity, "They learned skills, got educated and they travelled. A regular citizen couldn't afford to see the world like they did," says Alice, "Other than war, it's a good deal."

The Army pushed this good deal, especially in its recruitment of Blacks. This disproportionate number of Blacks are fighting for a country that has been slow to treat them equally. 22% of the

military service personnel are Black, when only 12% of the nation is black. 44% of the women serving in the American military are Black.

When he opposed the Vietnam War, Martin Luther King, Jr. said, "We were taking young black men and sending them 8,000 miles away to guarantee liberties in Southeast Asia which they had not found in Southwest Georgia and East Harlem. So we have been repeatedly faced with the cruel irony of watching Negro and White boys on tv screens as they

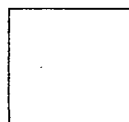
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New Bernal Journal
515 Cortland Avenue
San Francisco, CA 94110



new Bernal Journal

515 Cortland Ave.
San Francisco, CA 94110
(415) 648-0330

The *New Bernal Journal* is a community newspaper sponsored by the Bernal Heights Community Foundation. It is dedicated to providing the people of Bernal Heights with neighborhood news, ideas, issues, and events that support the Foundation's mission: "To empower people in efforts to preserve the ethnic, cultural, and economic diversity of Bernal Heights and improve the economic condition of low and moderate income people in Bernal Heights. The *New Bernal Journal* is distributed door to door, free in Bernal Heights. Articles express the views of contributors and not necessarily those of the Bernal Heights Community Foundation.

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Ask for Vicki Victoria
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Letters

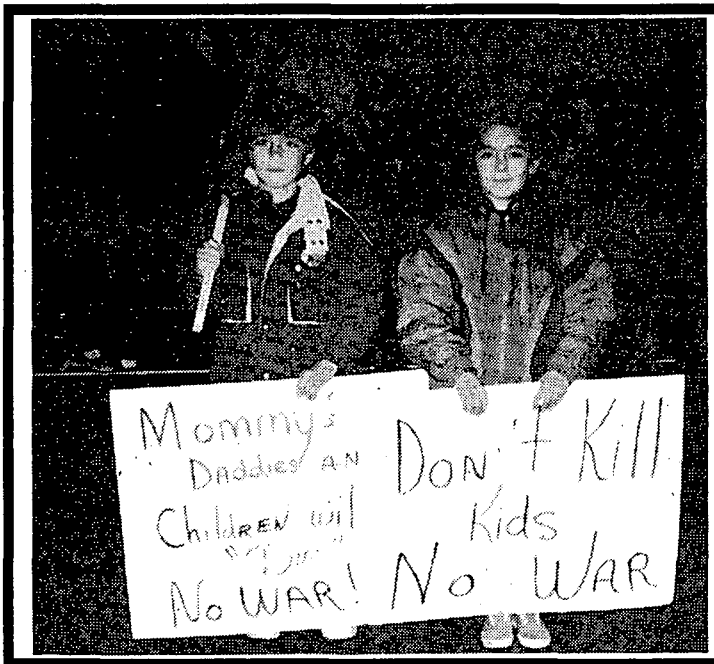


photo by Dina Wilburn
Xavier and Angelica were one of 10,000 people of all ages and colors protested against war at a march to the Chevron Building in January.

Marching Against War

Dear Editor:

I was one of the 10,000 who marched against the war January 15th and would like to set straight, at least in our community, some of the misperceptions and lazy reporting the major news agencies are engaging in during this obscene war.

Firstly, the march was not violent - at least as far as we reached the Chevron Building on Market Street when I had to leave. There were many angry signs and boisterous behavior on the part of

"...it would be his generation who would have to die - and for what?"

some of the younger marchers, but I did not see one act of vandalism the entire 5 miles of the march. To the contrary, many residents in the Mission, Fillmore, and Western Addition neighborhoods where we marched flashed the Victory sign to us as we passed. Most importantly, the march was organized by a group of young people of color who call themselves "RAW" - Roots Against War. It was obvious by the sheer number of marchers that they were not prepared for such an onslaught, but they had some very important messages to communicate to all of us - and not one major news reporter was at the Chevron Building Rally to hear them. Rather, what was broadcast on Channel 2 later that evening was one lone young man kicking over news stands, and a brief coverage of other demonstrators trying to block the Bay Bridge.

My fifteen year old son participated in another Peace Demonstration this week and was asked by a reporter why he was there. He replied simply that he was against the war and that it would be his generation who would have to die - and for what. In talking with him the night we invaded Iraq, he asked me "Why does there have to be an Operation Desert Storm? Why can't we bring the troops home to Miami, Washington DC, and San Francisco and do an Operation Homeless,

Operation AIDS, or Operation Crack? Why don't we invade Columbia and stop the drugs from coming here?" Why? Out of the mouths of babes....but why don't we listen?

- Dina Wilburn

Senior Hospitality

Dear New Bernal Journal:

I would like to say a few good words for the Bernal Heights Senior Program!

I visited my daughter on Gates Street for 2 weeks around Thanksgiving. I took long walks in your nice sunshine - and discovered the Senior Center. They welcomed me for lunch everyday. What a beautiful group of people! Cheers to all the ladies in the crafts class - and also those who ran the Bingo.

- With Love, Tina Coons

Help Distribute Your Community Newspaper!

Did you ever wonder how the *New Bernal Journal* gets to your door? It's not as simple as it might seem. On the first Saturday of every other month, a small group of Bernal Heights residents come to the Neighborhood Center to pick up bundled copies of the paper. These people are the "Distribution Captains," and they are responsible for different areas of Bernal, such as the East Slope area between Alabama and Holladay, or the North of Cortland area between Bocana and Nevada. The Captains drop off stacks of the paper to individuals throughout their areas, who then deliver the *New Bernal Journal*

door to door. It's a huge effort that relies on the generosity and hard work of the volunteer distributors in each area. It is far from a perfect system, but considering the size and geographical challenges of Bernal Heights, it works pretty

A letter from the Mayor
Dear San Franciscans:

We face a grave time. Our nation has entered a conflict in which lives will be lost and suffering faced by all of us.

San Franciscans are serving in our armed forces, and their families now endure a difficult wait for their safe return. Our hopes and hearts are with them and with all those called to serve.

I understand and respect the protests in our city streets. We do not want war. The war we wanted was a war against AIDS, homelessness and poverty.

As Mayor, I call on all San Franciscans, whether they support or oppose this military action, to respect a standard of peace in our own city.

We must not allow policy decisions in Washington to damage us by dividing us in San Francisco.

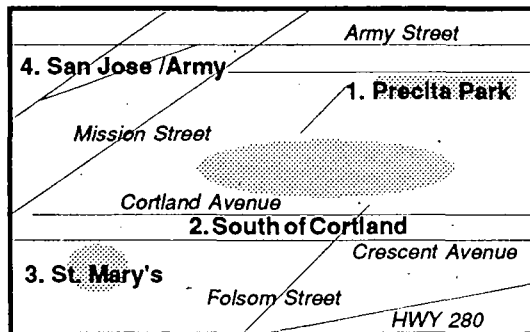
Violence against police officers or citizens is not acceptable in our city and not consistent with the values of San Francisco.

We must continue to condemn and guard against anti-semitism and prejudice against Arab Americans who are part of our city's family.

San Francisco demonstrated during the earthquake that we can pull together as a city. There was no rioting, no looting and the crime rate went down almost in half.

San Francisco is a city that can be an example for our respect for differences, and our willingness to see each other as fellow citizens who share a special city. It is that quality which will see us through this period.

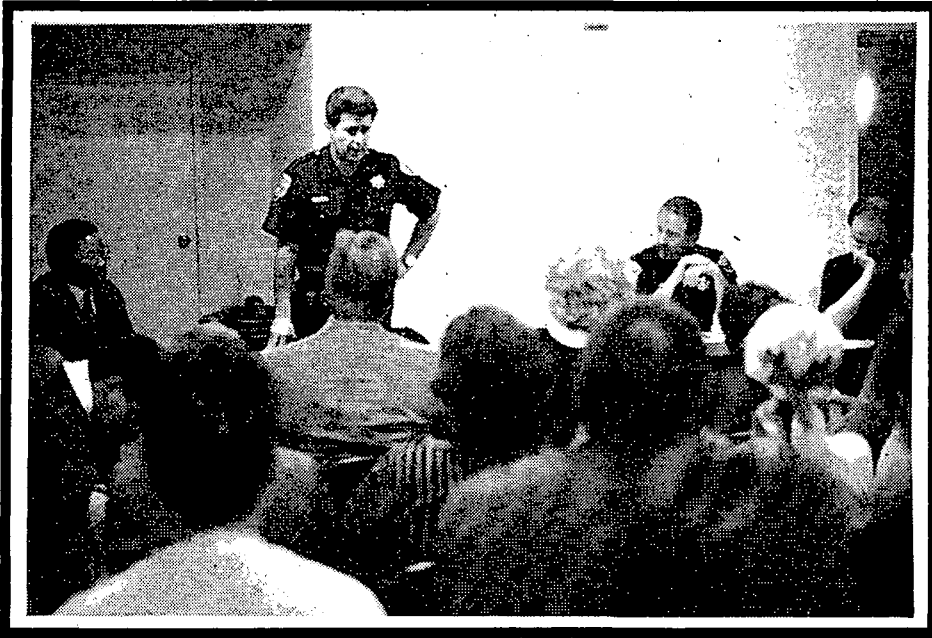
Sincerely,
Art Agnos, Mayor



Bernal Heights

time every other month to help get the paper out to these areas, please call Terrence Ireland at 695-9509. We also need people to deliver the paper in the (3) St. Mary's Area and the (4) triangle formed by Mission, Army and San Jose.

CALL TERRENCE: 695-9509



Left to Right, Joel Robinson of SF Park & Rec, New Commander Jim Arnold, Captain John Gleeson and South Bernal Block Club member Michael Shay at the Hill-Wide Coalition Meeting in mid-January.

Hill-Wide Coalition Cont'd front front page

Hill-Wide Coalition's meetings with Joel Robinson and Ron De Leon of the SF Recreation and Park Department. Bernal Playground will also receive tree trimming, new plantings and gate repairs as well as an indoor "adventure park" which will be built inside the existing gymnasium. Similar to Berkeley Marina's outdoor park, Bernal Play-

ground's "adventure park" would be the only one of its kind in San Francisco. Robinson also promises that there would be increased advertising in Bernal Heights to encourage the communities to continue or come back to using their parks.

These neighborhood improvements are in direct result of the work of the individual neighborhood groups such as the North West Bernal Block Club and Holly Court Tenants, along with

dozens more, who compose the Bernal Heights Hill-Wide Coalition. Together, they are making a difference in Bernal Heights. The next meeting is scheduled for Wednesday, March 20th. Tentative agenda topics are zoning changes, public safety and Rec & Park reports on their progress in our community's parks. For more information on block clubs and the Hill-Wide Coalition, contact Mauricio Vela at 648-0330.

all we are saying...is give peace a chance.

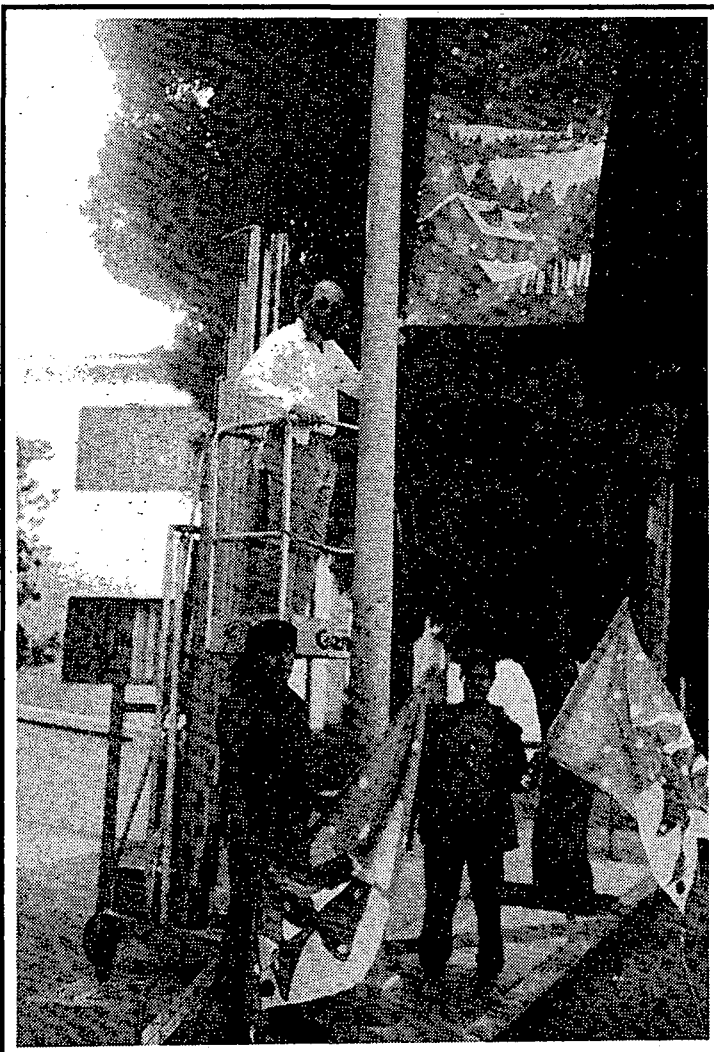
Merchants Work Towards A Better, Stronger Cortland Avenue

Imre L. Mandoki
President, Cortland
Merchants Association

In the past year we have accomplished many things. Among them replacing trees that had been vandalized, graffiti clean-up, street clean-up, pressing the Department of Public Works to do more street cleanings, meeting with the police department to do more about the drug problem and, finally, the colorful Christmas banner.

Presently, with many distractions, the war, economic uncertainties, etc. our neighborhood will continue to change. Since we have a very low inventory of stores in our commercial district and a high demand for goods and services we will see new businesses attracted to our neighborhood. It is the responsibility of the merchant association to assess the needs of the merchant community and press towards answering those needs. Communication between the Association and the merchants on the street seems to be of the utmost of importance.

In the future, as merchants and residents of this community, we must look at our long-term concerns such as: traffic control, parking, noise abatement, litter, etc. To correctly address these concerns sometimes takes years of work on the part of individuals dedicated to make our neighborhood a better place to live and work. We must remember that a group can always put more pressure on politicians, bureaucrats, etc. than an individual. Our everyday pressures of work, and running a business distracts us from our more important long-term objectives. Let's do a little at a time and the major projects will not seem so monumental. Join the Merchants Association. Help us achieve some of our long-term goals.



Imre Mandoki and crew used a cherry-picker to hoist color Christmas banners along Cortland Avenue to make the season brighter.

WAR: Cont'd from p. 1

kill and die together for a nation that has been unable to seat them together in the same schools."

The African American community needs to look towards developing stronger, community based education and youth opportunities and trainings in order to give young Black people alternatives to military service. The growing numbers of Blacks enlisting in the military services greatly outnumber the enrollments of Blacks in colleges.

Alice's oldest daughter, Althea

government says you've signed up to defend your country, you've got to go." On orders, Althea had only two weeks to close up her home in Germany, find care for her baby and report to Saudi Arabia. Alice doesn't mind caring for her grandson, only having to readjust her and her husband's, Jesse, involvement with volunteer, church and club activities to take care of little Heath, "I don't mind. He's just lucky that he's got a grandma to take him - other babies don't and the government has to find care

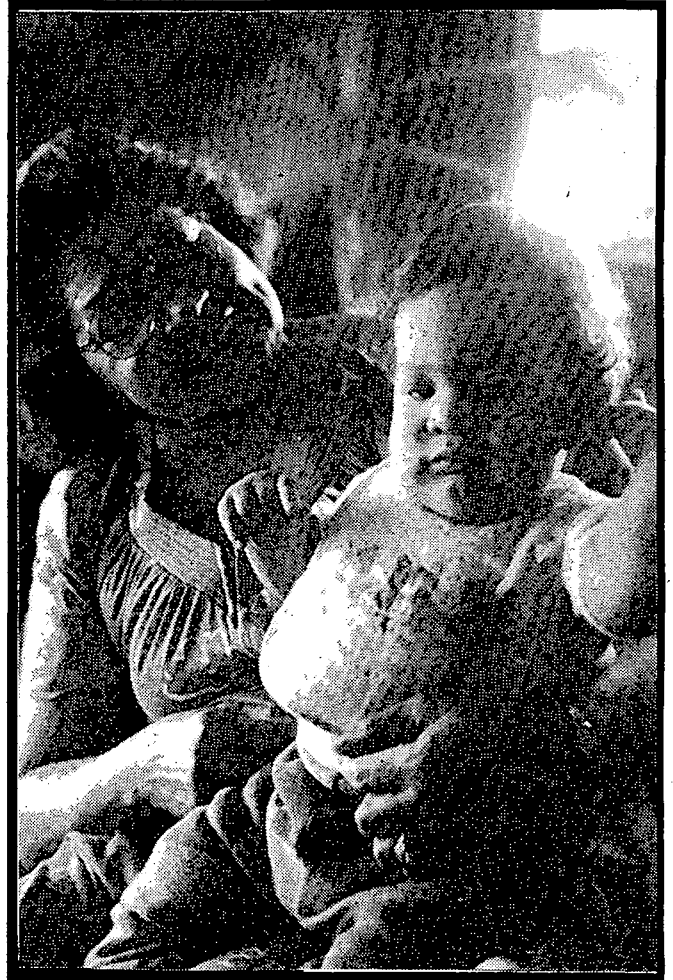


Photo by Vicki Victoria

Alice and her grandson, Heath. Who watches the kids when Mom's out defending the country?

was the first to join the Army, followed by her son Michael and finally her youngest daughter, Zina. While serving in the Army, both of her daughters married service men that they had met while stationed in Germany and Hawaii. If the war continues to escalate, she stands to lose her entire family. "There was no draft actively pushed and I didn't encourage them to join one way or another," says Alice, "There just weren't any interesting or promising jobs for young people."

Alice is also burdened with the care of Althea's son, Heath, whose dad is also on the front lines in Saudi Arabia. "This is where women's rights to be equal backfires," says Alice, "When the

while the baby's parents are defending the country." Alice is also preparing to take care of her second grandchild when her other daughter Zina is sent over.

When you put a face on a soldier, he or she suddenly becomes a human being, not just one of the troops. Many of these soldiers are from our own neighborhood, friends that we grew up with, the son or daughter of your neighbor. It's so easy for us to say what must be done in the Middle East, when its not our lives that be sacrificed. As we formulate our own opinions of the war and what is right and what is wrong, we must stop to think of who is fighting for us, who may die for us. Is this the price we must pay for peace?

Support Network for Bernal Residents with Family & Friends in the Gulf

If you are a family or friend of a military serviceman or woman in the Gulf, and would like to be in contact with others like yourself, fill out the information below. We'll compile a list and send it to all who have replied to this ad.

Name: _____

Address: _____

Phone: _____

Send to:

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Neighbors on the Hill



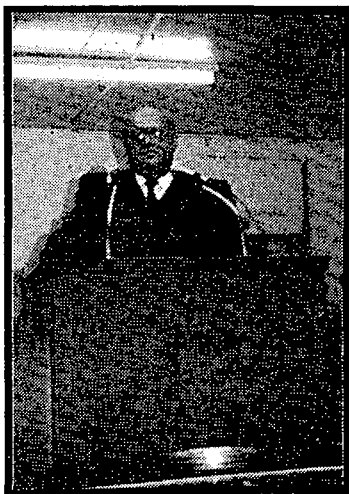
James and Grace Williams, 34 year residents of Bernal, have brought 4 generations to their church.

Keeping the Faith The Tree of Life Church

by Grace Williams and
Vicki Victoria

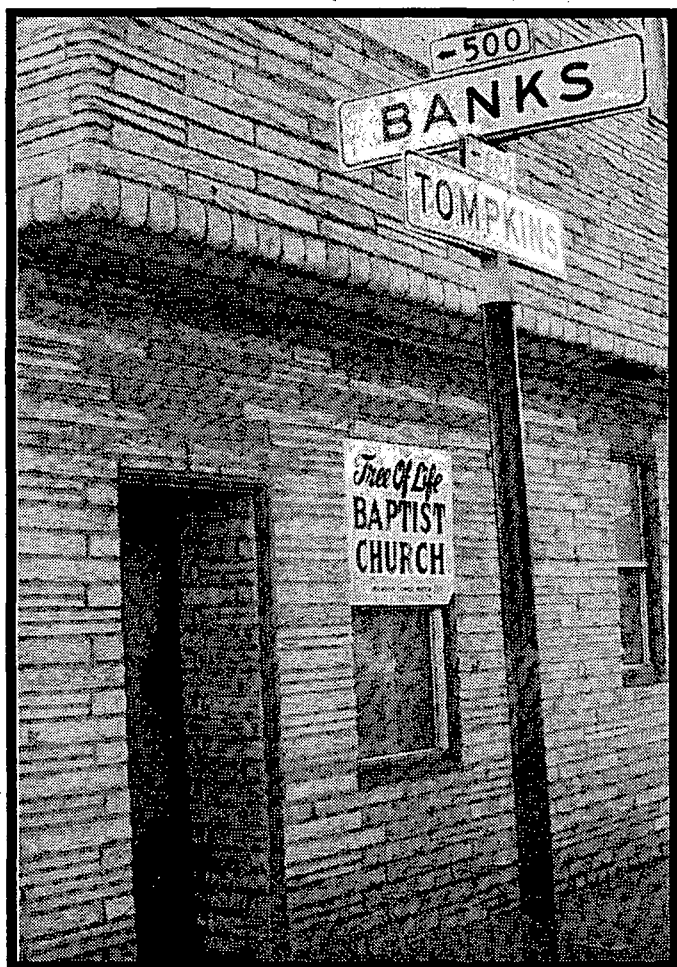
Sunday mornings, if you're near Banks Street and Tompkins Avenue, you'll see a 34 year old tradition in action. The Tree of Life Baptist Church has been providing spiritual guidance to Bernal residents since 1956. Long time member, Grace Williams and four generations of her family have attended the little church near Paul Revere School for 30 years. Grace says, "You feel good about it, look forward to it, being there and serving God, being there with all your friends, family and neighbors." Grace says that it's really hard for kids today and says that the church helps to set them on the right paths. The church's current pastor, Reverend Morris Turner, uses his own experiences as a youth as examples in his

sermons. As a youth, he was caught in the web of drugs and through prayer and involvement in church, he escaped. Grace says, "He's like a role model. He'll talk about things like kids getting killed or other issues and try to save some kids." She sees the church as very important in her family and observes that the young folks who continue to attend church usually have marriages that last longer. The church is housed in the bottom portion of a flat that was owned by the late Reverend Larry Banks, who founded the church along with his wife, Joanna, who just recently passed away. Reverend Bank's and Joanna's nieces and nephews who inherited the property have assured the congregation that they are welcomed to stay. But as the church memberships grow to over 75, they continue to save and fundraise each year, in hopes of purchasing a bigger property to build



Reverend Morris Turner, Pastor.

their new church. The members hope to find a property in Bernal Heights, as they wish they stay in the neighborhood. Currently, Sunday services are at 11:30 am, Sunday Mornings and the church welcomes all people to celebrate with them.



Smaller neighborhood churches on our hill provide intimate congregations for many generations of Bernal families.

Do Zoning Laws Effect Your Home?

David and Gail DeCeoursty live in a 2 bedroom house in Bernal with their two children. Next to their house is a lot that had been in Gail's family for many years, of which she came to inherit. After saving up enough money to build their house on the lot, they're suddenly met with Bernal Heights zoning laws which tells them that they can't build their dream home.

"We can't afford \$475,000 for a new home in San Francisco," says Gail, "But for \$150,000, we could have built our house with room for my family, a house where we could have a diningroom to sit down in, not a counter. We shouldn't have to use our diningrooms and livingrooms as bedrooms for our children." Gail's

Cont'd on page 11

Planting an Urban Forest

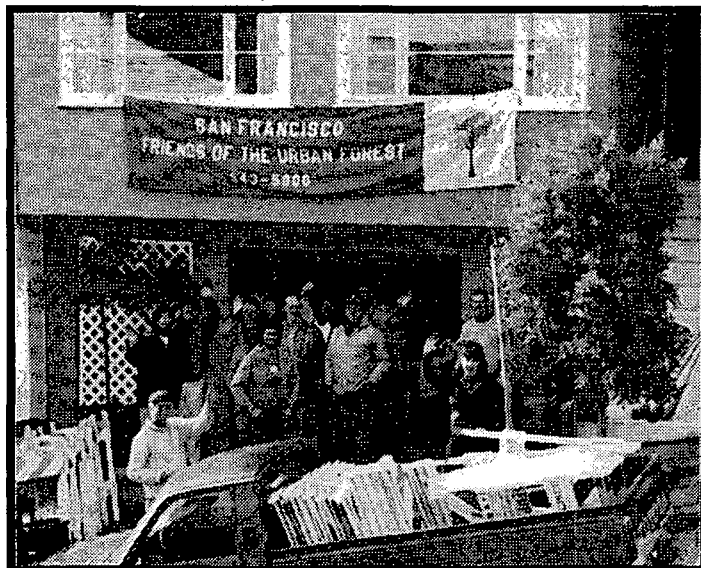


Photo by Lisa M. Krieger

Bernal neighbors planted more than 90 trees on a rainy December morning through a grant funded by the Japanese Consulate.

The Friends of the Urban Forest (FUF) is continuing their work to paint the town green with trees in our neighborhoods. Since 1981, they've planted more than 9,000 trees in City. Richland Avenue, Elsie and Nevada Streets were just a few of the areas in Bernal Heights who received trees from a special project made possible from Japanese corporate community in Northern California.

Bernal "Block Captains" from FUF gathered signatures and a \$10.00 tree charge to secure the grant funds for our planting in our community. For a greener city, call FUF at 543-5000, 9:00 - 1:00.



Guests at the BHCF's Cabaret formed a dance line to the popular song "La Bamba."

Life's A Cabaret!

December was a time for celebration and good times, as the Bernal Heights Community Foundation hosted its "Cabaret" fundraising event at its Neighborhood Center. Music by "Alturas de Bernal" set the mood for the evening, as Cumbias, Rhumbas and Cha Chas rolled off the talented fingers of Hector Silva on keyboards and Jose Leon on bass guitar with Vicki Victoria on vocals. Chuckles, giggles and raised eyebrows filled the room as our very own Tom Ammiano gave his humorous observations on his recent election victory to the School Board.

Honored that night were three very special people who's work in Bernal helped to make the hill and the City a better place to live: Rick Devine of the Center for Community Change, Supervisor Nancy Walker of the San Francisco Board of Supervisors, Rich Sorro of the Mission Hiring Hall and Tanya Bray, President of the Wilson High School Student Body.

Topping off the evening was the special treat of "The Mandoki Dancers", Jutka and Imre Mandoki, who performed Hungarian dance for the guests of the candlelit Cabaret.

How We Can Really Save "Our Way of Life"

By Calvin Welch
The Council of Community
Housing Organizations

While all our attention is drawn to the question of war and peace in the Middle East, a war our President tells us must be fought to "save our way of life," it might be useful to take a hard look at the single most critical threat to the "American way of life:" the critical shortage of housing able to be afforded by nearly all San Franciscans.

The Department of City Planning reports that 65% of San Francisco's 380,000 households (which average 2.2 people per household) have incomes less than \$40,000, which, given our high housing costs, officially classifies them as households needing "affordable housing." To afford the median priced \$316,000 single family home in San Francisco (a once necessary component to "our way of life") one needs an income of \$104,000, which about 7% of us earn. Thus, for 93% of San Franciscans home ownership is out of the question. What about renting? While 65% of all San Franciscans are renters, only about 30% of us can afford to pay the \$900 median rent for a two bedroom apartment.

What about the future? According to the Planning Department Master Plan Residence Element the City needs a total of 25,750 new housing units between 1988 and 1995 just to accommodate expected growth in population and employment during that period. Moreover, says the City, because of the low household income of these expected newcomers, fully 60% of these new units must be "affordable" to households earning less than \$16,000 to no more than about \$44,000. This works out to an annual goal of some 2,100 "affordable" new units.

How well have we done in meeting these "goals"? Again, according to City Planning fig-

ures in 1989, the most recent year for which figures are available, a total of 686 such "affordable" units were in fact produced, or less than 1/3 of the annual "goal". On the other hand, while the CITY had a goal of 1,029 market rate units in 1989, a total of 1,887 new market rate units were built. Indeed, this "over production" of market rate housing is not new. During the decade of the 1980s, which saw San Francisco's homeless population grow by some 10,000 people, some 10,340



market rate units were added to its inventory while at the same time 1,5000 mainly affordable existing housing units were demolished. We suffer not from a "housing shortage" as much as from an affordable housing shortage which, in a City in which land is scarce and already densely crowded, every unneeded market rate condo makes the problem worse.

These facts demonstrate the nature of the "housing battle" we are in. The housing needed by San Franciscans is not being produced and the housing that is being produced, which adds to traffic, parking, and the general hyper-urbanization we all realize is destroying our City of St. Francis, is simply not needed. How are we to fight this battle?

First, we must realize that we are all in the same battle. Unless working and lower income people are able to be housed then

the City has no future. We must understand that "affordable housing" is not some one else's problem and that the folks who will live in that housing are not "them", but they are us.

Second, we must actively involve ourselves in the actual process of development of affordable housing. Only this way can we be certain that the housing that is needed is built and that it is well planned and is consistent with the character of our neighborhood and City. We here in San Francisco are fortunate to have a number of community based non-profit affordable housing development corporations who are willing to involve neighborhood residents in the development process. Take advantage of that fact and become involved with them. Here in Bernal Heights the Bernal Heights Community Foundation is one and needs your support when it does well and your constructive criticism when it doesn't.

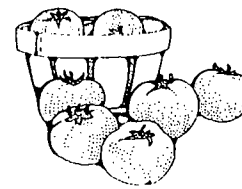
Finally, we must realize that housing development is too important an issue to leave to politicians, either national or local. We must press City Hall to do more, to use City funds to pay the costs of making housing affordable to our neighbors. Less than 1/10th of one per cent of the City's \$2 billion annual budget goes into expanding the supply of affordable housing. To meet the affordable housing goals of the Planning Department would take an annual allocation of some \$30 million of public funds to fill the gap between what San Franciscans can pay and what the housing costs. \$30 million is what one AH-64 Apache attack helicopter costs the federal government. While one chopper will not save our way of life in the desert, \$30 million will house about 4,000 San Franciscans for the rest of our lives.

Market Heights: Fact vs. Rumour

I've been getting a lot of calls at BHCF from people who have heard misinformation about our plans to build housing at the rear of the Farmers Market. I appreciate the calls. They are from concerned people, who like myself, want the new housing to be compatible with the Market and our neighborhood. I decided to put the following chart together because it addresses several of the rumors which have been circulating in our community. But if you hear other rumors or have questions, concerns, or would like to live in Market Heights, please give me a call. And come see the model of Market Heights plans for yourself.

RUMORS VS FACTS

BHCF wants to tear down the Farmers Market



False - Our plan is to build new housing above the parking garage at the rear of the market. The market stalls would not be touched. Also, we'll be providing funds to significantly improve, and therefore preserve the Market!

BHCF wants to build 300 units of housing

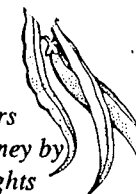
BHCF wants to build only 120 low-rise apartments for working families

Market Heights will bring drug dealers and criminals into the neighborhood



Folks who have applied to live in Market Heights include: a bus driver, hardware clerk, sanitation engineer, wordprocessor, teacher, fourth generation San Franciscan, pharmacy salesperson, grand mother, grandfather, and over 200 other people who want decent affordable housing for their families!

The new housing will cause parking and traffic problems



Market Heights provides a private garage for each residence and over 50 guest spaces. Market shoppers will park in a free, covered garage with the same number of spaces as the current lot

BHCF board members will make tons of money by building Market Heights

BHCF is a non-profit organization, which by law cannot make a profit off our programs. Board members are unpaid. Any money earned will be reinvested in the community

Market Heights is "a done deal"

The truth is there will be at least a year of environmental review by the City

By Mindy Linetzky

Market Heights: Affordable Housing for Families

The Bernal Heights Community Foundation is proposing an affordable family housing development near the Farmer's Market. If you think you qualify for one of the units and would like more information, please fill out the form below and mail it to: BHCF, 515 Cortland Ave, San Francisco, CA 94110.

Name _____ Phone _____

Address _____ City _____ Zip _____

Size of unit needed: 1 BD _____ 2 BD _____ 3 BD _____ 4 BD _____

Current Income Maximums
(1990 figures, adjusted every year):

For a family of 1: \$18,100
For a family of 2: 28,550
For a family of 3: 32,150
For a family of 4: 35,700
For a family of 5: 37,950
For a family of 6: 40,150

Update on Market Heights

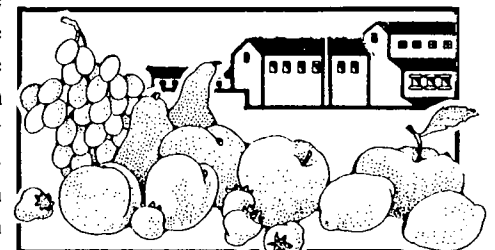
There has been a lot of legitimate concern by neighborhood residents around the recent process called the "Disposition and Development Agreement (DDA)" a fancy term really meaning "Option" on our proposed affordable housing development behind the Farmer's Market. Many people thought that if the DDA was approved, our proposed housing would be a "done deal." We finally were successful in securing from the City Attorney's Office a clarification on the DDA. Among other key elements, the Agreement gives the Agriculture Commissioner clear power to review and approve the proposed development for its compatibility with the Farmer's Market. Most importantly, even if we as the Developers satisfy the conditions listed in the DDA, it does not obligate the Board of Supervisors to approve the proposed form of the final transfer agreement or lease.

As of this writing, the DDA is slated to be heard before the Board's Finance Committee in early February (although no firm date has been set yet.) If you are interested in attending the Hearing or learning more about the DDA, please call the BHCF Office at 648-0330.

We know we have a lot of homework to do before any final agreement is approved by the City. We are listening and acting on the community's legitimate concerns. For example, traffic congestion has been repeatedly raised by many neighbors over the past many months. We just learned that our request for an immediate traffic survey has been approved and will begin next week. Once the DDA is approved we can also begin the other critical environmental studies required of a project this size - including toxics, soil conditions, noise, and infrastructure concerns. All of these issues will all be carefully addressed over the next 9-12 months with many opportunities for community input along the way.

We appreciate the calls we've been getting on Market Heights. If you have questions or concerns, please call us or stop by the Center. Come and see the model. It clearly shows our plans which carefully combine Affordable Food and Affordable Housing in Bernal Heights.

by Helen Helfer, Executive Director



Arts & ENTERTAINMENT

February Celebrations For All



Chinese New Year

• **Sat. 2/16 Chinese Lion Dancers**
Kick off the Year of the Ram with a colorful and dazzling display of dancers at our Bernal Branch Library. 4:00 pm.

• 2/23 - 3/3 Chinese New Year Carnival

Outdoor carnival featuring game and food booths at Portsmouth Square, Kearny & Washington Streets, daily noon to midnight.

2/24 Children's Kite Festival

• Thousands are expected to join the fun at Pier 39, noon to 4:00 pm.

• 3/2 Chinese New Year Parade

Starring the block-long dragon and featuring floats, towering dietics and hundreds of costumed marchers and musicians and community leaders. Parade route starts at Market and 2nd Streets. 6:00 pm



Royal Chicano Air Force Lands in San Francisco, Galeria de la Raza

Black History Month

Bernal Branch Public Library Black History Month Programs

Among other talented performers are Karen McKie, storyteller and creator of hand-crafted African American Dolls. Karen's dolls are startling realistic, reflecting her sense of inner beauty and the history of the African American. Wed. 2/13, 7:00 pm.

- Tues. 2/5 African American Films for pre-school age children. 10:30am.
- Tues. 2/12 African Crafts: JJ Jackson, 3:30 pm
- Wed. 2/20 Storyteller Carol Alexander, 7:00 pm

Black Filmmakers Hall of Fame, Inc. 1991 Film/Lecture Series

An annual event offering the work of independent filmmakers followed by discussions with critics, historians, actors and directors.

• *To Sleep With Anger* - Written and directed by Charles Burnett and starring Danny Glover in a program entitled "Partners in Production." 2/10.

Sundays 2:00 - 5:00 pm, \$3.00 admission, Oakland Museum, 1000 Oak Street, Oakland. 465-0804.

Black Heritage Month Lecture

• *"Female Rising - the State of Women in Hip Hop"*
Dominique Di Prima, star of "Home Turf" talks on the role of women in the rap music world. 2/21 12:00 - 1:00pm at Toland Hall, 533 Parnassus Avenue, UCSF, 476-0400.



Visual & Performing Arts

Royal Chicano Air Force

Poster art work and mixed media text at Galeria de la Raza/Studio 24, 2857 24th Street, Tues. - Sat., 12:00 - 6:00 pm.

Walking Tour of Mission Murals

Introductory slide talk by muralist of Precita Eyes Mural Arts Center, every 1st and 3rd Saturday, \$3 general, \$1.00 students and seniors. 1:30 to 3:00 pm, 348 Precita Avenue, 285-2287.

Theatre Review



photo by Bob Adler

A down-on-their-luck family, Lois (Cathy Thomas-Grant, center), Earl (Ed Hodson, right) and their daughter, Chrissie (Jennifer Lorch), enjoy a fireworks display in Disneyland in A.C.T.'s world premiere of Jane Anderson's *FOOD AND SHELTER*.

"Food and Shelter" Hits a Homerun for the Homeless

By Demece Garepis

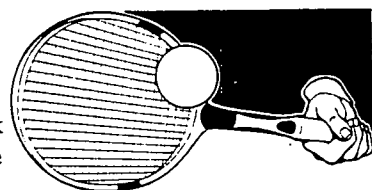
I don't usually go to San Francisco's most conservative and expensive theater, the American Conservatory Theater (A.C.T.) temporarily housed at the Stage Door Theater at 420 Mason Street, but I ran there this time. I wanted to see the play "Food and Shelter" that all the conservative, hair-brained critics (who long for returns of "South Pacific" and "Oklahoma!") trashed their very favorite theatre in the pink pages. When I saw they drew the Little Man upchucking in his seat next to their review of "Food and Shelter" in the Sunday pink pages, I knew it was a play for real people. Whatever the critics don't like, which is an awful lot, I find something new and different. "Food and Shelter" is a unique, fun and thought-provoking play.

Above all, "Food and Shelter" is a magically realistic play. A down-on-their-luck family, Lois (Cathy Thomas-Grant), Earl (Ed Hodson) and their only daughter Chrissie (Jennifer Lorch), are out on the streets, counting their money, without anywhere to sleep. Ed's had a tough time finding work, Lois has been busy trying to keep up his spirits and making their daughter, who is hungry and scarred, comfortable and protected. Anyone who has

everbeen looking for work around here, or who comforts a family member when you don't feel real secure yourself, knows exactly what they're feeling. What makes this play magically realistic is how this family faces being homeless.

Forced to live in their car, Lois and Earl cash their last unemployment check and decide to take their daughter on a wonderful time to Disneyland. "Why would poor people spend money in a wasteful way?" boomed the critics.. Playwright Jane Anderson defended this controversial play by saying simply, "Poor people want to splurge for their kids, too." Their adventures in Disneyland become a microscope for all the issues that folks down on their luck face. To their amazement, Disneyland's snacks are incredibly expensive, and Mickey Mouses' monitors look hysterically suspicious at anyone who doesn't have the latest LA Gear clothes. They sneak past the Mouseketeer Military and spend a truly magical night on the island of Pirates of the Caribbean, where for one firecracker-shining moment, the whole family is happy, secure, and tightly grouped together in their protective, sleek canoe. This scene, as the photo shows, is one of the most invigorating, marvellous scenes in all of American theater.

Tennis, Anyone?



The SF Recreation and Park department will be offering free tennis instruction in beginner, intermediate and advanced group classes. Enrollment in classes is ongoing, beginning the first week of February.

Adult Classes: All levels, average class size is 12 - 15 students in most locations. Bring your own racket and a donation of one unopened can of tennis balls at the time of registration.

Youth Classes: Receive group instruction with emphasis on the basic strokes. Register in person, tennis balls and rackets are provided.

Call the Rec & Park Athletic Office at 753-7032 for locations.

Neighborhood Shopping Guide



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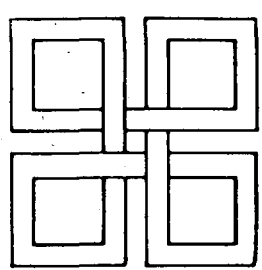
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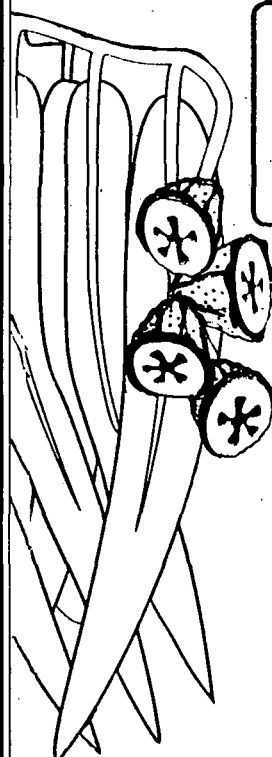
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Community News

Bernal Children "Just Say Yes" to Lama's Kempo Karate

By Mauricio Vela

Since last October, neighbors have been hearing strange sounds coming from a store front on Cortland Avenue. No, it's not a para-military group training on Bernal Heights, nor is it a couple of overstressed adults screaming at a group of children, but it's a group of neighborhood children who have been "turned-on" to Lama's Kempo Karate located on Cortland Avenue. Every Monday, Wednesday, and Friday, twenty-six neighborhood children show up faithfully to attend an hour of instruction from Mauricio and Alex Lama and Ronna Gulingan. During these three hours of instruction per week, the children are learning discipline, respect, self-defense, and exercising while having safe fun with new and old friends. They also are being kept off the streets, developing a sense of community, and building their self-esteem.

It has not always been easy for Mauricio Lama, Head Instructor of Lama Kempo Karate, who has lived with his family on Bocana Street since 1974. For the past five years, Mauricio has wanted to open up his own karate studio. Just last summer, Mauricio was instructing seven children out of his garage on Bocana Street while taking lessons himself and working a full-time job during the day. Prior to opening Lama's Kempo Karate, Mauricio and brother

Alex during the evenings and weekends assisted their father, Shukry "Chuck" Lama, in operating "Reliable Grocery", which is located at the corner of Bocana and Cortland Avenue. Last November, their father sold the store and retired. With the free time now available, they decided, with some financial help from the family, to open Lama's Karate. They first had to complete some remodeling of the space and then invest in some additional equipment. Finally on October 10, 1990, Mauricio also known as "Moe" along with Alex and Ronna opened the studio with the seven students from his garage.

Initially, Moe started out with one children's class from 5:30-6:30 p.m.; however with the large interest in the class and as the word spread of "Karate on Cortland", Moe was forced to open up a second class in December from 4:30-5:30 p.m. for the beginners. There is also an adult class which starts at 7:00 p.m. for parents and adults who want to exercise and stretch and share the experience the children are having.

Moe's main goals for his classes are to teach his Bernal students self-defense and discipline, and for the eleven adults, a chance to exercise. Moe himself grew up in Bernal Heights and was a student at Le Conte, Luther Burbank, and graduated from Riordan High. In addition to karate instructing, Moe works as a truck



"KEY II" Children at Kempo's Karate on Cortland Avenue.

photo by Mauricio Vela

driver during the day delivering dairy products. Alex, Moe's younger brother who is an accounting student at S.F. State, attended Junipero Serra, St. Paul's and also graduated from Riordan High. Ronna lived in Bernal Heights from 1976 through 1980, then moved to Daly City where she currently lives. All three enjoy working with their students and are great role models. Presently, a third of the children's classes

are girls. All students are treated equally and are expected to continually practice, wash their uniforms once a week, and keep them neatly folded when not in use.

The attrition rate has been very low at Lama's Kempo Karate. While Moe and fellow instructors are strict, they do allow for the children to laugh and have fun. Moe prides himself in the fact that the children are developing a sense of family, and when

they are not in classes, the students still re "hanging together". He even stated that his students prevented a moped from being stolen from Cortland Avenue. Guardian Angels step aside because Moe's "KEY I's" are on the loose. So if you see a group of children dressed in black with white belts running and screaming "KEY I", don't worry, it's just our neighborhood kids having some fun.

Having a Party? Wedding or Baptism Reception? Community Event?

Book your next event at the
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Conveniently located on Cortland Avenue at Andover Street, you and your family, friends and relatives can afford our diningroom hall for rates as low as \$50 per hour for your next event or a meeting room for your organization's meetings as low as \$5 per hour.

Call Mauricio Vela at 648-0330 for more information and bookings.
Bernal Heights Neighborhood Center, 515 Cortland Avenue, S.F.

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Bernal Residents Honored



photo by Mauricio Vela

San Francisco Housing Awards recipients Gordon Chin of the Chinese Community Housing Corporation, S.F. Board of Supervisor President Doris Ward and Gloria Buck of the Holly Court Tenants Association.

Gloria Buck and Beatrice "Bebe" Castaing were awarded the "Best Tenant Involvement Program" award at the S.F. Housing Awards, sponsored by the Professional Property Management Association of S.F.. Their great work in 1990 that showed by working together, people can make a difference. As officers of the Holly Court Public Housing Tenants Association, this group has been responsible in large measure for a dramatic turn-round in what was previously a troubled center of drug-dealing and violence. They believe that public housing can and must work but that change may be necessary.

Community News

St. Luke's Opens New Critical-Care Center

by Carol Farron

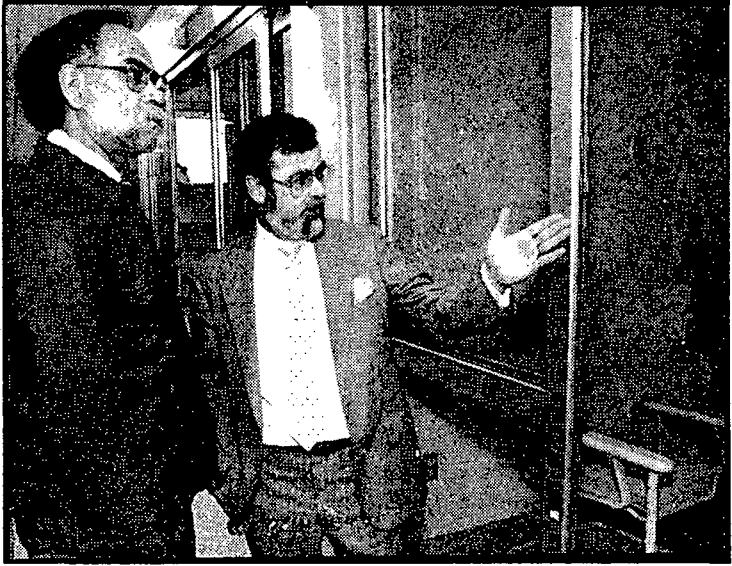
Members of Mission District and Bernal heights community groups joined the staff and physicians of St. Luke's Hospital last December, to celebrate the completion of the hospital's new high-tech critical-care center. The center was built in response to a city-wide shortage of critical care beds.

The \$2.3 million project was financed entirely by philanthropic contributions from the hospital's staff, physicians and members of the community. The new center contains 15 intensive-care and 20 semi-intensive care beds.

"We're extremely proud that St. Luke's has this kind of support from its staff, doctors and the community to undertake a project as needed in the city as this

one," said St. Luke's CEO Jack Fries. "I think what this new ICU illustrates in people terms is that St. Luke's is a can-do hospital, in a can-do community. There was a need, and we banded to meet it."

During the past five months, construction crews demolished, in stages, the hospital's old intensive-care unit. The new unit includes improvements to provide patients with the latest technology in intensive patient-care treatment. They include a computerized, patient-monitoring system and specially-built critical-care beds. Glass-enclosed patient units and additional floor space will offer the highest standards in infection control as well as privacy for patients and family members. The hospital's Chief Operating Officer Ginger



Mission District Merchant Malcolm Thornley (left) and St. Luke's Hospital CEO Jack Fries observe a critically ill patient in the hospital's new intensive-care unit. The \$2.3 million project was funded by gifts from the hospital's staff and members of the community.

Ayala oversaw the project. Mission district merchant and hospital board member Robert Sanchez said, "St. Luke's consistently strives to meet the needs of the community. This is one great Christmas present."

St. Luke's Hospital, a non-profit hospital, has been serving the community continuously for 120 years. Its mission has been to provide the best possible care at the lowest cost. Last year the hospital cared for 9,000 patients,

provided \$5.5 million of charity care and provided 13,000 patient visits in the St. Luke's Neighborhood Clinic which offers health services for the uninsured who are Medi-Cal ineligible. The hospital and clinic are located at Army and Valencia streets in San Francisco.

"This hospital is reflective of the diverse community we serve," said Fries, "and we're proud of it. Statistically, San Francisco has become the most ethnically diverse county in the nation. Our patients are served by a staff — from doctors to nurses to support — who are tuned in to their special needs. Then there's the high-quality care we provide too. Because we're concerned about the cultural as well as medical concerns our patients have, I think our patients receive extraordinary care."

BHCF Youth Employment Coordinator Jose Leon and his wife Adriana had their first child

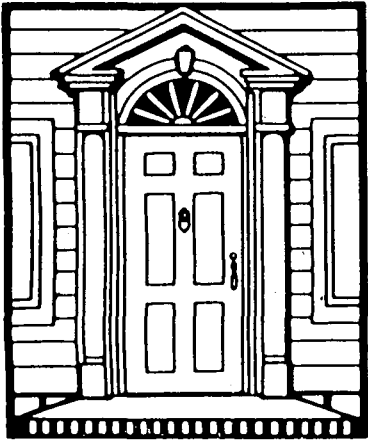
Cont'd on p. 12

Zoning

Continued from page 5

frustration with Bernal's special zoning laws grows more emotional as she tells of putting off her plans to have more children, because there is no more room in her house, "It's not fair. I just want the same rights as everyone else in San Francisco."

Gail refers to the "new legislation" that modifies the "Maher" Interim Building Controls for Bernal Heights that was passed in late 1987 by the Board of Supervisors, which included a 55% maximum lot coverage, a 30' height limit and one off street parking space for each 1,000 square feet of construction. Without a public hearing, it left owners of undeveloped lots and families needing to expand their properties frustrated and upset.



Residents who support the building controls feel that Bernal Heights must be protected from out of scale and out of character development immediately, in order to preserve the special uniqueness of the hill and therefore the reasons why they chose to live here. Due to Bernal's many narrow streets, limited sewage capacity and dwindling street parking spaces, residents supporting building controls want to curb large, out of scale, self-interest constructions that overshadow neighboring houses.

The Bernal Heights Hill-Wide Coalition plans to bring these two groups together, in order to discuss the issues and work towards a compromise that benefits the both needs of the community. As Gail and David have discovered, zoning laws are quite complicated and many residents don't know about them, until its time for them to expand their present home or lot. The Hill-Wide meeting is tentatively scheduled for March 20th. Call Mauricio Vela at 648-0330 for more information.

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NBJ

Youth page

Youth Views: WAR Children for Peace

By Erin J. Keller

My opinion on the war in the Middle East is that, of course no one wants war and we all wish things could be peaceful around the world but when a man like Saddam Hussein is involved in such a conflict as this one there's no way President Bush can back down. I feel that if we back down now then Saddam Hussein will take full advantage of the decision and come to the United States and try to take us over. Although I think fighting, killing, and in general violence is stupid, I truly feel that if we don't fight for our country, things can only get worse than they already are.



Stop the War
Let's Make Peace

I think Bush and Saddam Hussein should try to work things out. I mean what's more important, lives or oil? Well, a lot of people think oil but I say the lives of our people. Grown ups should think before they speak because they tell us to talk and not to use violence and look at them. They are in Iraq doing the same thing as us. They are also sending a lot of young people out there and if they refuse to go, 5 years in prison. I wouldn't go for sure. I wouldn't risk my life for oil.

By Maria Morales

WAR . . . Do we really need war? or is it just to protect a person's so-called "pride"? Today we are being faced with the most critical war ever because of the fact that the bombs and the machinery that they have created are so high tech. I feel the United States has no business in the Middle East. This war is not for oil. This war is so George Bush can try to prove his not a whimp . . . but when half our population dies because of him that's not all their going to think of him. I also feel that the United States should deal with their own problems for a change instead of always trying to fix everyone else's problems. There are many "wars" here at home. We have the gang issues, homeless people, uneducated people, drug abusers. These are just to name a few. You do not see the United States government trying to deal with these problems . . . oh, no . . . they're too wrapped in everyone else's troubles to see what is happening to us. The United States government is supposed to help us and help us become better people but in reality they wouldn't care if you live or die. This is why they have all the minorities fighting first because to them war are dispensable and no one really cares what happens to us. I feel the United States government is not only going to ruin the lives the people in the Middle East but also our own just like they did in Nicaragua and all other Central American countries that they have ruined.

The day after Martin Luther King, Jr.'s Birthday on January 15th marked the beginning of war in the Persian Gulf. It was ironic to begin a war during the time that we reflect on the peaceful, non-violent words and wisdom of America's most famous civil rights leader.

Children of Paul Revere Elementary School wrote their thoughts in honor of Martin Luther King, Jr. and now present them to you in hopes of peace.

*Like Dr. Martin Luther King,
I have a dream
that there will be no war.*

-Judy Chan, age 7

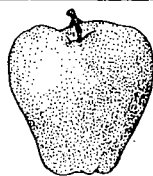
*Dr. M. L. King
Leader, Minister
Speaking, marching, dreaming
Dr. King believed in
non-violence.
Peaceful.*

- 5th grade class
Room 209

*Dr. Martin Luther King, Jr.
Intelligent, talker
Smiled, arrested, died
He love everyone
Peace.*

- Michael Hawkins
age 10

Submitted by Ms. Amalia Hernandez's 5th grade class, Mrs. Marilyn Gomez's Room 121A students and Ms. Gelini's students, room 212A, & Para-Professional Christine Victoria.



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JUNIPERO SERRA ELEMENTARY SCHOOL, a neighborhood public school located in South Bernal Heights and The J.S.P.T.A., is collecting Safeway receipts in hopes of receiving a computer. Our goal is to have a computer for every classroom. We have a long way to go! We'd appreciate any donations of receipts you may have to help us reach our goal. Please send or bring them to:

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625 Holly Park Circle
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Phone: 695-5685



Youth workers organize a mailing campaign at the Bernal Heights Neighborhood Center. (from upper left to right) Maria, Coordinator Jose, Howard, James, Jennifer and volunteer, Christine.

A Second Chance

After months in a coma, a Bernal youth walks again

Four years ago, young Quintin Rodriguez rode his skateboard down Gates Street with his friends. Suddenly, something went wrong as Quintin lost control of his board. The impact of his head hitting the pavement rendered him unconscious. The last thing he remembered was the sound of the ambulance.

After the brain surgeries, Quintin remained in a deep coma. The doctors told his mother, Carmen Rodriguez, to not expect Quintin to come out of the coma, "They said he wouldn't wake up and even if he did, he would only be a vegetable - he wouldn't walk, wouldn't talk," Carmen reminisced, "But we never gave up hope - I knew that there was something inside of him." Quintin's family, friends and neighbors all kept vigil near Quintin as he slept, always talking to him, massaging his legs and arms and coaxing him "Quintin, wake up!" A miracle happened three months later.

Carmen remembered the day that brought Quintin back. As she caressed her son's arm, asking him to wake up, she saw the life support machine register increased activity. The doctor said it was nothing. She asked her son, "If you hear me, squeeze my arm." He did and began his second chance at life.

Through good physical therapy and the love and care of his family, Quintin slowly regained control of his body. Just a year ago, Quintin

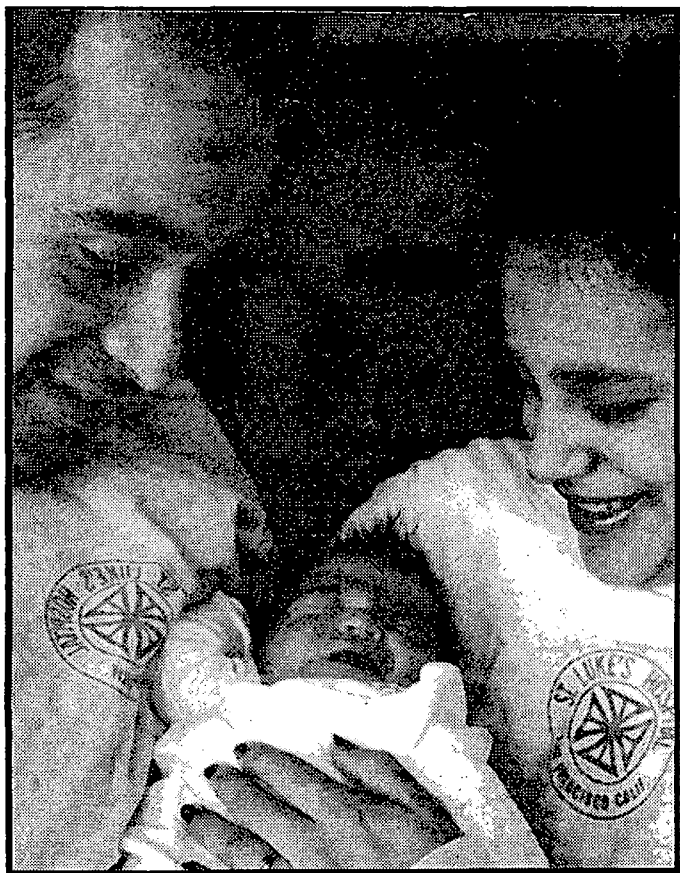


Photo by Vicki Victoria

Quintin Rodriguez and his mother, Carmen

was bound to wheelchair, but now he can walk with the aid of a cane. He attends Balboa High School and expects to graduate this year. Both of his parents work and his mother is saddened that she can't spend enough time with him to take him for walks to exercise Quintin's legs. Quintin's miracle recovery cost over \$160,000 and the family is grateful that most of the expenses were covered by their insurance.

The *New Bernal Journal* would like to ask the help of Bernal neighbors to help in Quintin's full recovery. If you have an exercise bike that is very well built and in excellent condition that you would like to donate, please contact the *New Bernal Journal* at 648-0330.



Three day old Araceli Deanna, the daughter of BHCF Youth Job Coordinator Jose Leon and his wife, Adrianna.

(Continued from page 11)
at St. Luke's this past January, a beautiful baby girl named Araceli Deanna.

Another St. Luke's baby includes BHCF Assistant Executive Director Mauricio Vela.

Vela's mother Maria was a nurse at the hospital until her retirement 5 year's ago.

Bernal Heights architect Bob Mittelstadt serves on both the hospital's board of directors and its community advisory board.



We Love You, Joanna

Joanna Banks
1920 - 1990

Joanna was so beautiful, full of joy with so many talents and so much love to give at a young 70 years. The only sense and acceptable reason of the sorrowful news was in her obituary, "We loved her but God loved her more."

For several years Joanna worked as a staff member of the Bernal Heights Senior Program, bringing tremendous warmth and love to everyone at the center. Her playful energy led seniors through daily exercise and dance routines while her neverending friendliness made everyone feel welcomed and loved. We'll miss her terribly, but always smile when we remember Joanna Banks.

Senior Activities for February & March

Black History Month Celebration

Mon., Feb. 4th • 11:00 am
Celebrate the rich culture of our African Americans with food, songs and presentations at our celebration. Free.

Legion of Honor Museum

Fri., Feb. 8th • 12:45pm
Join our Van Outing to the beautiful Legion of Honor Museum to view the Rupert Garcia Exhibit. Free.

Valentine's Day Party and Dance

Thur., Feb. 14th • 11:00 am
Enjoy refreshments, games and fun on the sweetest day of the year at our Valentine's Day Party and Dance. Live Music! Free.

Legion of Honor Museum

Fri., Feb. 15th • 12:45pm
Ride in our comfortable van to see the "Great Dutch Paintings Exhibit." Free.

Birthday Party & Dance

Mon., Feb. 25th
10:00 am - 2:00 pm
Dance to the sweet sounds of "Johnny Vallelunga & His Band" as you celebrate the birthdays of our February celebrants. Held in the St. Kevin's Church Hall on Ellsworth Street and Cortland Avenue. Raffle and treats for all. Admission is free!

Chinatown Trip

Fri., March 1st • 12:45pm
We'll stroll around Chinatown during the festive season of the Chinese New Year. Free.

St. Patrick's Day Party

Mon. March 18th • 11:00 am
Wear your green! Free.

Birthday Party & Dance

Mon., March 25th
10:00 am - 2:00 pm
Live music! Dancing! Held in the St. Kevin's Church Hall on Ellsworth Street and Cortland Avenue. Free!

Activities are held at the Bernal Heights Senior Program at 515 Cortland Avenue. Call us at 648-0330 for a complete schedule.

Bernal Elder Support Team (B.E.S.T.) Coalition in Action

By Julie Mills

Are you a senior or caregiver to a senior who is feeling frustrated by a lack of services available? Have you noticed that your elder neighbor does not leave his or her home anymore? Do you feel like taking care of yourself has been getting harder lately? Would some assistance with your daily needs be helpful? If you answered yes to any of these questions, the Bernal Heights Elder Support Team (BEST) Coalition wants to meet you.

As reported in the last NBJ, the Bernal Heights Community Foundation (BHCF) received a generous grant from the Kaiser Family Foundation, Koret Foundation and The San Francisco Foundation's Bay Area Independent Elders Program to develop a community coalition. The Coalition will assess the needs of elders needing assistance and their caregivers in Bernal Heights and work to publicize, improve, and expand services to this group. Two Bernal Heights residents have been hired to staff the coalition. The Coalition Coordinator will be me, Julie Mills. My main role will be to coordinate and develop the coalition. A second staff member, Ruth Morales, has been hired to conduct a needs assessment to assure that the needs of seniors needing assistance in Bernal Heights are met.

In order to have a successful coalition, we will need help from

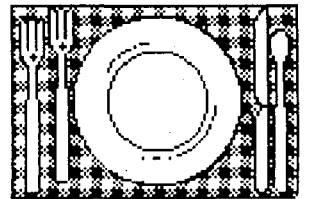
the community. The first item on our agenda is to conduct a needs assessment to determine the needs of elders and their caregivers. If you are an elder needing some assistance or a caregiver, we want your input. To ensure that your needs will be included when we develop our plans for services, call us or send in the coupon below. We will set up a time to



photo by Vicki Victoria
New Coalition Coordinator Julie Mills and Coalition Assistant, Ruth Morales begin their work to help Bernal's elderly.

meet with you to discuss your needs and concerns. If you are a Bernal Heights resident who would like to be involved in the Coalition, give us a call. As a Coalition member you can make sure your concerns are heard and help to plan solutions to these issues. If you work in a community agency that provides services to elders, join our coalition to help us inform elders about your services. You can have an impact on your community! Our first meeting of the new year was on January 30th. (The printing deadline for the NBJ was before the meeting, so the results were not available.) In the future, we will be holding monthly meetings. If you would like to attend the meetings, please give me a call.

I want to thank the people



Senior Lunch Program

Delicious hot meals served daily, Monday thru Friday at 12:00 noon at the Bernal Heights Senior Program, 515 Cortland Avenue. Suggested senior donation: \$1.25.

Week of February 4th - 8th

Monday, Feb. 4th
Chopped Steak with Gravy

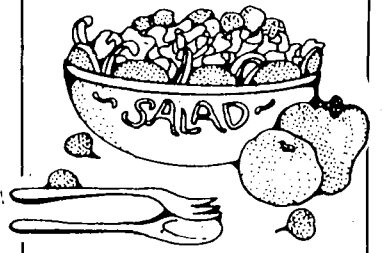
Tuesday, Feb. 5th
Turkey Stroganoff

Wednesday, Feb. 6th
Lemon & Herb Chicken

Thursday, Feb. 7th
Beef Chow Mein

Friday, Feb. 8th
Spinach Lasagne

All seniors 60+ are welcome to join us for lunch. For a complete February Menu, come to our Senior Program, or call us at 648-0330 and we'll mail you one!



Bernal Elders - cont'd

who have been involved with the Coalition. Their support was instrumental in helping BHCF to obtain the grant. Congratulations on successfully obtaining the grant. I am excited about working with the Coalition, finding the needs of the community, and working to fill those needs. I look forward to developing a strong coalition so our seniors can prosper. Please fill out the coupon below or call me today.

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Bernal Elder Support Team (BEST) Coalition

If you would like to become involved with the

please return this form or call us at 648-0330.

Please indicate your interests:

- ☐ I am a frail elder who would like to express my needs and receive information and referral to meet these needs.
- ☐ I am a caretaker who would like to express my needs and receive information and referral to meet these needs.
- ☐ I am a community organization/business/program that would like to become involved in helping the frail elders of our community.
- ☐ I am a neighborhood resident who would: ☐ like to refer a neighbor ☐ like to become involved

Name: _____ Phone: _____

Address: _____

SEND TO: Bernal Elder Support Team (BEST)
515 Cortland Avenue, San Francisco, CA 94110



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Window Repairs: Broken glass, ropes, and putty replaced. Weatherstrip doors, small carpentry and painting jobs. I am always on time. City Window Service. 337-9327.

HEALTH & FITNESS

Alexander Technique can help you become aware of habits of movement that lead to back pain, stiff neck. Learn ease of movement. Call Nora Nausbaum, certified S.T.A.T., N.A.S.T.A.T., 641-1371 for more information.

PROFESSIONAL SERVICES

Accounting/Taxes: Easy-to-talk-to CPA will take care of all your financial needs. Accounting services, Investments, Incorporations, Partnership Agreements. We specialize in small businesses and individuals. Very reasonable rates. 1/2 hour FREE consultation. 10% discount when you mention this ad! Call 282-7955.

The Traveling Mechanic: Tune-ups, brakes, general repairs, foreign and domestic. 15 years experience. All work guaranteed. House calls. \$40 per hour. Licensed and certified. Georgio. 864-5747.

REAL ESTATE FOR SALE/RENTALS

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Summer Tahoe Getaway! Beautiful Tahoe home in prestigious Incline Village, North Shore. Golf, tennis, boating, rafting, heated swimming pool and private beaches available. Large kitchen, 3 bedrooms, 2 baths, steam/sauna room, living room with fireplace, 2 decks, garage, all appliances and laundry. CALL FOR SPECIAL RATES. 282-7955.

Real Estate Service Provided by a Bernal Heights Resident who cares about the Community! 5% of my commission from your purchase or sale of Bernal Heights Property will be donated to the Bernal Community Organization of your choice! Call Evan Gerling, Hartford Properties, 863-7500, ext. 113, for more information.

GRAPHICS/ART/MUSIC

Moderne Graphics/Desktop Publishing: Newsletters, Brochures, Business Cards, Menus, T-Shirts, Stationery, Newspapers, Logos. Very reasonable rates. FREE consultation. 282-7955.

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JOBS

Administrative Assistant in a non-profit neighborhood based agency. PT, 9:00 - 1:00pm, Mon. thru Thur. (16 hrs/wk), \$8.00/hr. Answer phones, typing, computer file maintenance, public interaction. Skills required: Solid typing and Apple/Mac computer skills. Send resume/references to BHCF, 515 Cortland Ave., SF, 94110.

VOLUNTEER OPPORTUNITIES

VOLUNTEERS NEEDED!!! At the AIDS Health Project. Share your spare time by helping others! We need your help. Call Kris/ 752-1359 or Dorothy/476-6440.

Volunteer your time and care for senior citizens in Bernal Heights. Can you give a couple of hours to drive a senior to their medical appointment or escort them grocery shopping? Your volunteer work can make a big difference to one of our community's elderly. Call Vicki at the Bernal Heights Senior Program, 648-0330.

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20 word minimum. Hyphenated words count as 2 words. A phone number counts as 1 word. **Placement order** of an ad is at random at can not be requested. If you desire a **tear sheet** after publication, send a self-addressed stamped envelope and include a \$2.00 handling fee with your payment. If we misprint your classified ad and the **error effects** the value or content of your ad, we will repeat a corrected version in our next issue. PLEASE PRINT CLEARLY!

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ADDRESS: _____

DAY PHONE: _____

Send this form along with **complete payment** to the:
New Bernal Journal
515 Cortland Avenue, SF, CA 94110

Financial Advice

The War's Impact on Your Finances

By Eric K. Tyson

Historically, major wars have had profound effects on the global economy and financial markets. This war, especially if it continues for several months, will certainly alter the course of the U.S. and world economics in 1991. History has also demonstrated that the economic consequences change from war to war, because wars are not predictable and the economic circumstances differ in each war.

One notable difference in this war versus conflicts during the first half of the 20th century, is that it will unlikely provide a boost to the domestic economy. The significant military build up during the 1980s has provided more than ample military equipment and supplies to fight a lengthy conflict in the Middle East. Advanced military technology also makes the current conflict less likely to drag on for several years and to require the large numbers of troops required

in earlier battles.

The economy was already troubled before Saddam Hussein's troops invaded Kuwait last August. The southeastern and the northeastern U.S. were already in recession, while the west coast and California were beginning to see an economic slowdown.

Higher oil prices are clearly an



added economic burden to an economy in recession. Every \$1 rise in the price of a barrel of oil raises the U.S. energy bill by \$10 billion. Consumers as a group were already overextended with credit prior to the war, due largely to the faltering banking industry's consumer leading binge of the 1980s.

It has been well documented that plummeting consumer confidence is hurting the economy as well. However, we have seen that some consumers, especially those with liquid assets and low debts, see this as a window of opportunity for investing in real estate and other areas. Although these investors are likely a bit premature in buying now, pessimistic sellers may create selective, attractive buying opportunities.

Given the instability in the banking and insurance industry due to bad lending and investing, it is critical that you have your investments and insurance with financially sound and stable

companies. A protracted war would be very demoralizing and would accelerate the current economic recession. More unstable financial institutions would fail, unemployment would continue to rise, and world stock markets continue declining.

With regards to your financial decisions, there is little value in trying to guess what will happen in the Middle East. Worse still is making a panic decision based upon the emotions of the moment. Those who sold their stock holdings after the crash in October of 1987, can now clearly see that they bailed out at the bottom of the market. War is certainly stressful and emotional for everyone, however, do not let those feelings affect your financial decisions.

No one has a crystal ball. However, our analysis and research suggest to us that the declining stock and real estate markets of the past 18 months are not likely to turn upward anytime soon. As we have since early 1989, we do not believe that the potential returns in these markets warrant investments given the still relatively high prices. Bay Area real estate and many stock markets are certainly more attractive today as prices have dropped more than 10% in the past 18 months.

If you have significant stock market investments, you might consider utilizing rallies based on optimism of a short war to reduce your holdings. Remember that you should always compare the risks and potential re-

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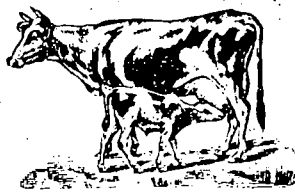
Health Focus

Calcium

Jeanette Conley, R.N.

Ninety-nine percent of the calcium in our bodies goes to building strong bones and teeth. It is important for healthy blood, eases insomnia and monitors heart muscle.

Calcium and phosphorus work hand in hand to build the



bones and teeth. Calcium must be accompanied by magnesium, phosphorus, and vitamins A, C, and D in order to function properly.

Calcium is found naturally in milk and dairy sources. Other foods are black beans, collards, garbanzo beans, tofu, and turnip greens. Stinging nettles is

an herb that is high in calcium.

Mineral supplements that are good are formulas that contain food from vitamins or liquid calcium. Formulas that contain calcium gluconate or calcium lactate (milk calcium) are very good sources also.

Only 25-35 percent of the calcium is absorbed in the digestive tract. It is recommended that small portions of calcium be supplemented two to three times a day in order to insure absorption. Absorption is drastically halted if calcium is taken with a lot of fat or chocolate.

It is important for consumers to read labels and be aware of the calcium that they are buying.

Jeanette Conley owns and operates The Emerald Edge at 737 Cortland 647-6556

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Bernal Hilltop Natural History

An Iris Rediscovered

By Barbara M. Pitschel

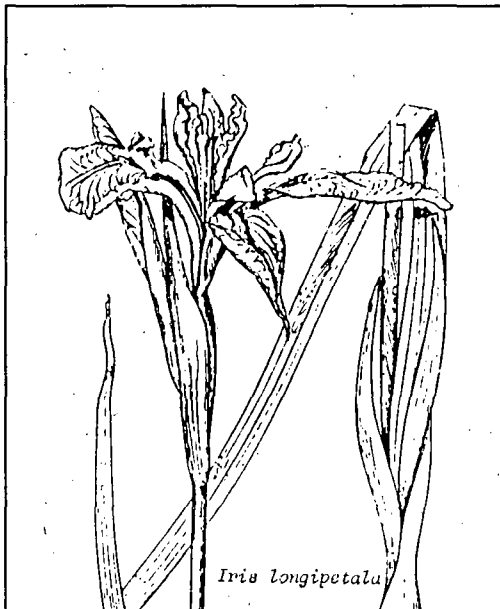
While working to remove invasive weeds from the steep north slope of Bernal Hilltop this summer, Jake Sigg, president of the local Yerba Buena Chapter of the California Native Plant Society, discovered a new species not previously recorded in the Bernal flora. He found one plant of the native field iris, *Iris longipetala*.

This plant is native to moist open places in coastal prairie from Mendocino to Monterey Counties. We have seen it growing on other San Francisco grasslands, such as Bayview Hill, where summer fog provides the moisture the species requires. It is reported in the 1958 San Francisco flora as once locally common on open grassy slopes of the Presidio, Lands End, east of Lake Merced, Laguna Honda, Twin Peaks, the San Miguel Hills (the Glen Park-Diamond Heights area), McLaren Park, and the Bayview Hills. Noted native San Francisco botanist Dr. Peter Raven, Director of the Missouri Botanical Garden, was convinced that the species would have existed historically on Bernal. Old-timers have told me that they remember seeing irises here, but that the plants were over-collected for sale at flower markets. In addition, the heavy grazing to which the hill was subjected for many decades, the disturbances caused by construction of the boulevard, and other intense impacts may have adversely affected this species as they have some other native plants.

Coincidentally, before Jake found the existing plant, the Bernal Hilltop Native Grassland Restoration Project had decided that *Iris longipetala* was one of the species appropriate for reintroduction. Seed was collected from the southern slope of San Bruno Mountain, part of an effort to save as many native plants as possible from the bulldozers that were demolishing a beautiful native prairie to construct the Terra Bay Development. Project participants Don Mahoney and Adrian Stroganoff propagated the irises; at our December work party, thirty-eight healthy plants were set out in the test plot near the eastern end of the hill. These plants (like most natives) appear to have survived the freeze without damage.

Iris longipetala is different from *Iris douglasiana* (Douglas iris), the species that you commonly see growing in large spreading clumps. Plants grow to a height of about two feet with broad dark green leaves. Each stalk bears from three to five pale lilac flowers with darker purple veining and yellow midveins on the sepals. The species blooms between March and May.

Iris longipetala is a beautiful plant. We hope to succeed in reestablishing a healthy population on Bernal. If you are interested in assisting with this kind of restoration work, please join work parties, which meet at the foot of the phone company road at 11 a.m. on the third Sunday of each month. We hope to see you on February 17 and March 17, among the best times of the year to see our native flora in bloom. For additional information, call me at 282-5066.



Astro-Rap

by Jessica Murray

Fans of the planet Pluto will want to be on their toes February 20th. On that day the planet of death/renewal makes what astrologers call a retrograde station, the first of 1991.

The power to break down anything in your life that is obsolete will be extreme during the few days on either side of this event; and if you do not consciously take this power, those outworn elements may just break down by themselves. Take an honest look at any aspect of your relationship, work life or do-



mestic situation that is clearly begging you to let go. Dropping your attachments at this time will insure a rush of regenerative energy.

Also noteworthy is the direct station of Jupiter due

on March 30th. For the first time since late November 1990, big projects have the green light. Your ambitions should now be all worked out and ready to be put into action. Full speed ahead!

For astrological classes and consultations, call Jessica Murray at 626-7795.

War's Impact

Continued from page 14

wards of investments versus what you can obtain risk free. Currently, money market funds are yielding over 7%, virtually risk free. Ask yourself if the investment that you are considering is likely to yield significantly more than 7% to justify the extra risk from your investment potentially going down in value or going up less than 7% in the next year.

In a recession, liquidity and cash are superior. Those with cash in hand will be able to take advantage in purchasing investments and assets after they have

declined in price and are "on Sale". If you are able, use this time as opportunity to reduce your debts and spending and increase your savings.

Readers are encouraged to call 339-2230 with questions. Eric Tyson, founder, the Financial Information Center, is an honors graduate of Yale University and Stanford Business School. The Financial Information Center, which does not sell financial products, is an objective, affordable resource dedicated to helping individuals and small business owners make informed financial decisions.



Money Matters

Banking in Bernal

By Jeffrey Bachman

In all of Bernal Hts., we have only one bank: a branch office of the Bank of America. It seems to me that the banking needs of 22,000 residents might exceed the limits of a single bank. Without criticizing B of A, a little competition on the hill might be a good thing.

The Bank of America, as a corporation, has done a fine job as I've seen in complying with the Community Reinvestment Act (CRA). In the first three quarters of 1990 they made 19.6 million dollars in loans for low-income housing financing and 348.7 million in mortgages in low-income census tracts.

As a local branch, the bank gets a mixed review. The new loan officer, Teri Moore has made her commitment to the bank and the community well known. She has made reduced fee accounts available for youth workers and low-income persons who need low volume accounts. She has spoken one-on-one to many of the Mayor's Education and Employment Program teenagers about how to open and maintain an account. Many of the other staff members in the bank also serve with distinction.

On the other hand, we have no branch hours on Saturdays and no street access to the automated teller machine. Are there any other B of A branches for which this is true? Certainly not downtown or in Noe Valley, or the Castro or the Mission. What's the difference??? In the other locations mentioned, there is stiff competition for the retail and commercial banking customer.

The Bernal Hts. Community Foundation is preparing a report for the Federal Reserve Bank and the Committee on Community Reinvestment Act regarding our community's credit needs. Your thoughts on the subject would be very much appreciated. This is your chance to have the fed know that you want lower interest rates for low-income folks, or shorter lines waiting for a teller, or the presence of another bank. Tell us what you like and don't like about banking in Bernal by dropping a note to Jeff at the *New Bernal Journal*, 515 Cortland Avenue, San Francisco, CA 94110.

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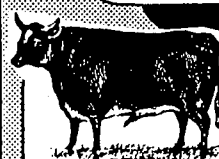
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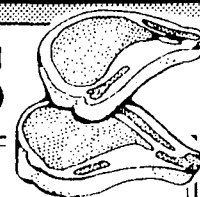


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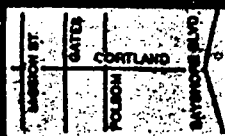


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